

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRIAN E KOPTA
CHRISTINE E KOPTA
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.: 11-11452 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/06/2011 and confirmed on 11/18/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		136,302.07
Less Refunds to Debtor	2,049.38	
TOTAL AMOUNT OF PLAN FUND		134,252.69

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,450.00	
Trustee Fee	4,531.21	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,981.21

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK Acct: 4859	0.00	65,049.18	0.00	65,049.18
	FIRST NATIONAL BANK OF PA(*) Acct: 7415	0.00	29,786.66	0.00	29,786.66
	FIRST NATIONAL BANK OF PA(*) Acct: 7415	1,587.92	1,587.92	0.00	1,587.92
	JPMORGAN CHASE BANK Acct: 4859	1,066.38	1,066.38	0.00	1,066.38
	NORTHWEST SAVINGS BANK** Acct: 6142	2,022.50	2,022.50	88.93	2,111.43
					99,601.57

Priority					
	DANIEL P FOSTER ESQ** Acct:	2,450.00	2,450.00	0.00	0.00
	BRIAN E KOPTA Acct:	0.00	0.00	0.00	0.00
	BRIAN E KOPTA Acct:	507.69	507.69	0.00	0.00
	BRIAN E KOPTA Acct:	1,541.69	1,541.69	0.00	0.00

*** NONE ***

Unsecured					
	AGRICREDIT ACCEPTANCE LLC** Acct: XXX6000	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS Acct: XXX4443	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS CENTURION BNK Acct: 1004	1,057.10	209.06	0.00	209.06
	AMERICAN HONDA FINANCE CORP* Acct: XXX7467	0.00	0.00	0.00	0.00
	CANDICA LLC Acct: 6532	8,132.53	1,608.35	0.00	1,608.35
	FIA CARD SERVICES** SCCSR BANK OF	7,486.59	1,480.61	0.00	1,480.61

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4030				
	CAPITAL ONE BANK NA**	16,853.64	3,333.11	0.00	3,333.11
	Acct: 5755				
	CAPITAL ONE BANK NA**	16,533.58	3,269.82	0.00	3,269.82
	Acct: 2128				
	CANDICA LLC	7,414.60	1,466.37	0.00	1,466.37
	Acct: 3366				
	CAPITAL ONE BANK NA**	5,526.12	1,092.90	0.00	1,092.90
	Acct: 4407				
	PRA RECEIVABLES MANAGEMENT LLC -	12,966.28	2,564.32	0.00	2,564.32
	Acct: 5183				
	PRA RECEIVABLES MANAGEMENT LLC -	9,723.02	1,922.91	0.00	1,922.91
	Acct: 9356				
	CHASE/JPMORGAN CHASE(*)	0.00	0.00	0.00	0.00
	Acct: XXX5062				
	CHILDRENS PLACE	0.00	0.00	0.00	0.00
	Acct: XXX4119				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: XXX0463				
	QUANTUM3 GROUP LLC	13,082.14	2,587.24	0.00	2,587.24
	Acct: 5112				
	CNH CAPITAL AMERICA LLC*	0.00	0.00	0.00	0.00
	Acct: XXX2001				
	DISCOVER BANK(*)	11,676.84	2,309.31	0.00	2,309.31
	Acct: 5456				
	ERIE GENERAL ELEC FCU (EGEFCU)**	8,458.87	1,672.90	0.00	1,672.90
	Acct: 0162				
	ERIE GENERAL ELEC FCU (EGEFCU)**	0.00	0.00	0.00	0.00
	Acct: XXX0090				
	WFNNB FASHION BUG	0.00	0.00	0.00	0.00
	Acct: XXX4036				
	PRA RECEIVABLES MANAGEMENT LLC -	621.62	122.93	0.00	122.93
	Acct: 6738				
	FIRST USA	0.00	0.00	0.00	0.00
	Acct: XXX8696				
	BANK OF AMERICA FKA FLEET NB**	0.00	0.00	0.00	0.00
	Acct: XXX7686				
	FMS, INC.	0.00	0.00	0.00	0.00
	Acct: XXX3339				
	FREDERICK J HANNA & ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct: XXX9552				
	FORD MOTOR CREDIT CO(*)	0.00	0.00	0.00	0.00
	Acct: XXX7165				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: XXX6234				
	GEMB/WALMART DC++	0.00	0.00	0.00	0.00
	Acct: XXX4091				
	HOMEQ**	0.00	0.00	0.00	0.00
	Acct: XXX2899				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: XXX9723				
	KOHL'S	0.00	0.00	0.00	0.00
	Acct: XXX7952				
	LEADING EDGE RECOVERY SOLUTION	0.00	0.00	0.00	0.00
	Acct: XXX9670				
	LOWES / MBGA++	0.00	0.00	0.00	0.00
	Acct: XXX1385				
	NELSON WATSON AND ASSOCIATES LLC	0.00	0.00	0.00	0.00
	Acct: XXX3898				
	NEXTCARD MASTER TRUST*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX0706				
	NORTHWEST SAVINGS BANK**	0.00	0.00	0.00	0.00
	Acct: XXX6622				
	NORTHWEST SAVINGS BANK**	0.00	0.00	0.00	0.00
	Acct: XXX7941				
	NUDELMAN NUDLEMAN & ZIERING	0.00	0.00	0.00	0.00
	Acct: XXXIOUS				
	PEOPLES BANK	0.00	0.00	0.00	0.00
	Acct: XXX6943				
	RBS CITIZENS	14,392.89	2,846.46	0.00	2,846.46
	Acct: 6943				
	GE MONEY BANK++	0.00	0.00	0.00	0.00
	Acct: XXX4947				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX4263				
	STERLING INC	0.00	0.00	0.00	0.00
	Acct: XXX8669				
	JEFFERSON CAPITAL SYSTEMS LLC*	5,984.88	1,183.62	0.00	1,183.62
	Acct: 0294				
	THREE RIVERS BANK	0.00	0.00	0.00	0.00
	Acct: XXX7294				
	UNITED RECOVERY SYSTEMS LP*	0.00	0.00	0.00	0.00
	Acct: XXX0582				
	UNIVERSAL CARD SVCS/CITIBANK	0.00	0.00	0.00	0.00
	Acct: XXX7450				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MATTHEW C WALDT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					27,669.91
TOTAL PAID TO CREDITORS					127,271.48
TOTAL					
CLAIMED		0.00			
PRIORITY		4,676.80			
SECURED		139,910.70			

Date: 10/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN E KOPTA
CHRISTINE E KOPTA
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 11-11452 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Brian E Kopta
 Christine E Kopta
 Debtors

Case No. 11-11452-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lmar
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 60

Date Rcvd: Oct 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2016.

db/jdb
 cr
 cr
 13172507 +Brian E Kopta, Christine E Kopta, 102 North Street, Cochranton, PA 16314-9708
 13172508 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009
 13223993 +Northwest Savings Bank, 100 Liberty Avenue, Drawer 128, Warren, PA 16365-0128
 13176447 +American Express, P.O. Box 981535, El Paso, TX 79998-1535
 +American Express, PO Box 981537, El Paso, TX 79998-1537
 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)
 13172511 +Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 13172513 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920
 (address filed with court: Chase, Po Box 1093, Northridge, CA 91328)
 13172516 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Childrens Place, Attn.: Centralized Recovery, Po Box 20363, Kansas City, MO 64195)
 13172512 +Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
 13219855 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 13172515 +Chase, 201 North Walnut Street//Del-1027, Wilmington, DE 19801-2920
 13172514 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13220049 +Chase, P.O. Box 469030, Glendale, CO 80246-9030
 13208994 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 13172517 +Citi-bp Oil, Po Box 6497, Sioux Falls, SD 57117-6497
 13172519 +Cnh Capital America LLC, 233 Lake Avenue, Racine, WI 53403-1015
 13172523 +FIA Card Services, P.O. Box 15019, Wilmington, DE 19886-5019
 13172527 +FMS, Inc., 4915 South Union Avenue, Tulsa, OK 74107-7839
 13172528 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Corporation, Po Box 6275, Dearborn, MI 48121)
 13172522 +Fashion Bug, PO Box 182273, Columbus, OH 43218-2273
 13172524 +First National Bank Of Pa, 3320 East State Street, Hermitage, PA 16148-3399
 13214454 +First National Bank of Pennsylvania, ATTENTION: Christine A. Lombardo, 4140 East State Street, Hermitage, PA 16148-3401
 13172525 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493
 13172526 +Fleet Cc/Bank of America, Attn: Bankruptcy/MC NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 13172533 +Hsbc Bank, Attn: Bankruptcy, Po Box 5895, Carol Stream, IL 60197-5895
 13352161 JPMorgan Chase Bank, National Association, c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th floor, Pittsburgh, PA 15222
 13352160 +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555, Attn: Correspondence mail, Monroe, LA 71203-4774
 13587845 +Keri P. Ebeck, Esquire, Weltman, Weinberg, & Reis Co., LPA, 1400 Koppers Bldg., 436 Seventh Avenue, Pittsburgh, PA 15219-1842
 13172539 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)
 13172538 +Nextcard, Po Box 60610, Phoenix, AZ 85082-0610
 13202828 +Northwest Savings Bank, ATTENTION: Bankruptcy Specialist, P.O. Box 337, Warren, PA 16365-0337
 13172541 #+Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787
 13172542 +Peoples Bank Credit Card Services, Attn: Bankruptcy, Po Box 7092 Rccb 0680, Bridgeport, CT 06601-7092
 13174944 +RBS Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
 13172544 +Sears/cbna, 8725 West Sahara Avenue, The Lakes, NV 89163-0001
 13172545 +Sterling Jewelers, LeRoy's Jewelers, 38 South Hamilton Road, Columbus, OH 43213-2013
 13172546 +Target National Bank, C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475
 13172547 +Three Rivers Bank, 1615 Northland Boulevard, Fort Wayne, IN 46825-6554
 13172532 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001
 (address filed with court: Homeq, Attn: Bankruptcy Department, 1100 Corporate Center, Raleigh, NC 27607)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 28 2016 02:22:23
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 13172509 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 28 2016 02:02:36 American Honda Finance, Po Box 168088, Irving, TX 75016
 13172506 +E-mail/Text: BANKRUPTCYDSM@DELAGELANDEN.COM Oct 28 2016 02:03:42 Agri Accept, P.o. Box 2000, Johnston, IA 50131-0020
 13221270 +E-mail/Text: bncmail@w-legal.com Oct 28 2016 02:02:36 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13197318 +E-mail/Text: bncmail@w-legal.com Oct 28 2016 02:02:36 Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0315-1

User: lmar
Form ID: pdf900

Page 2 of 3
Total Noticed: 60

Date Rcvd: Oct 27, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13172520 E-mail/Text: mrdiscen@discover.com Oct 28 2016 02:00:44 Discover Financial, Po Box 8003, Hilliard, OH 43026
13197118 E-mail/Text: mrdiscen@discover.com Oct 28 2016 02:00:44 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13172521 +E-mail/Text: collections@egefcu.org Oct 28 2016 02:02:11 Erie General Electric FCU, 2154 East Lake Road, Erie, PA 16511-1140
13172530 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2016 02:23:03 Gemb/JCPenney, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13172531 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2016 02:19:56 Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400
13385843 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 28 2016 02:03:01 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
13172534 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 28 2016 02:01:06 Kohls/capital one, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
13172535 E-mail/Text: bankruptcy@affglo.com Oct 28 2016 02:02:15 Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129
13172536 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2016 02:19:56 Lowes / MBGA /, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13316855 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 28 2016 02:20:49 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
13185451 E-mail/Text: bnc-quantum@quantum3group.com Oct 28 2016 02:01:41 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
13172543 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2016 02:21:35 Sams Club, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13279902 +E-mail/Text: bncmail@w-legal.com Oct 28 2016 02:02:36 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13172548 +E-mail/Text: bnc@alltran.com Oct 28 2016 02:00:50 United Recovery Systems, LP, 5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
13172537 Nelson, Watson Associates, LLC, 80 Merrimack Street Lower Level, NJ 08130
cr* +Candica, L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617)
cr* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC., POB 41067, Norfolk, VA 23541)
13179968* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: FIA Card Services, NA as successor in interest to, Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102)
13172518* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195)
13172549* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Universal/citi, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)
13172540* ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 (address filed with court: Northwest Savings Bank, 39 South St. Mary Street, Saint Marys, PA 15857)
13343366* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541)
13172510 ###Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
13172529 ###Frederick J. Hanna & Associates, P.C., 1427 Roswell Road, Marietta, GA 30062-3668
TOTALS: 2, * 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: lmar
Form ID: pdf900

Page 3 of 3
Total Noticed: 60

Date Rcvd: Oct 27, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Beth L. Slaby on behalf of Creditor JPMorgan Chase Bank, N.A. bslabby@clarkhill.com,
aporter@clarkhill.com
Daniel P. Foster on behalf of Joint Debtor Christine E Kopta dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Brian E Kopta dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com,
mcupece@grenenbirsic.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Mark G. Claypool on behalf of Creditor Northwest Savings Bank mclaypool@kmgsllaw.com,
knoxbank@hotmail.com;chartle@kmgsllaw.com;mpol@kmgsllaw.com
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
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TOTAL: 10